

When you use Blue Cross and Blue Shield in-network hospitals, doctors and other health care providers, you pay your plan's lowest out-of-pocket amounts.

What does "staying in" mean, and how does it help you save money? This brochure highlights the money-saving advantages.

If you're covered under a PPO plan, staying in means staying in-network.



PPO stands for preferred provider organization. PPOs are special arrangements between insurers and a network of hospitals, doctors and other types of providers to pay for health care services. As a result of these arrangements, you save money, because in most cases, you pay less in deductible and coinsurance when you stay in-network and use PPO hospitals, doctors and other health care professionals. If you go outside the network for medical care, you'll pay more money out of pocket.

Our BluePreferred plan offers you Nebraska's largest PPO network.

Our **BluePreferred** PPO network is the largest provider network in Nebraska -- made up of 93% of the state's doctors and 100% of non-governmental acute care hospitals.

Here's how using **BluePreferred** network providers saves you money.

BluePreferred hospitals, doctors and other health care professionals have agreed to accept Blue Cross and Blue Shield of Nebraska's benefit amount for covered services as payment in full, except for any deductible, copays and coinsurance amounts and charges for noncovered services, which are your responsibility.

That means that **BluePreferred** providers, under the terms of their contract with us, can't bill you for amounts over our benefit allowance.

BluePreferred providers also file your claims for you, meaning you have less paperwork to worry about. Benefit payment is sent directly to **BluePreferred** providers.

You can travel and still stay in.

Away from home and need medical care? No worries. You and your family members have access to a national Blue Cross and Blue Shield PPO network.

With the **BlueCard** program, you can still receive in-network benefits, even when you're traveling or living outside your Blue Plan's service area.



To access your benefits wherever you are, all you have to do is use hospitals and doctors in the local Blue Cross and Blue Shield Plan's **BlueCard PPO** network.

When you do, you also enjoy the discount and claim filing agreements Blue Cross and Blue Shield Plans across the country have negotiated with the **BlueCard** net-

If you have traditional indemnity coverage, staying in means using Blue Cross and Blue Shield participating providers.



Even if you aren't covered under a PPO health plan, with different in- and out-of-network benefits, you can still save money by staying in. Using Blue Cross and Blue Shield participating hospitals and doctors ensures you won't be billed for charges over our benefit allowance. Remember, participating providers can't balance bill you -- non-participating providers can.

Away from home? Just use providers in the nationwide **BlueCard Traditional** network.

Staying in can add up to big cost savings for your family.

When you choose to stay in, you save money. Using Blue Cross and Blue Shield contracting providers wherever you are -- PPO in-network providers if you have PPO coverage and participating providers if you have traditional indemnity coverage -- ensures you pay your plan's lowest out-of-pocket costs. The size and scope of Blue Cross and Blue Shield networks makes it easy and convenient. Stay in. Save.

work doctors and hospitals in their area. And again, if you use **BlueCard** network PPO providers wherever you are, you can't be balance billed.

Nationally, 99% of hospitals and 88% of doctors are Blue Cross and Blue Shield PPO or participating providers, so finding one wherever you go is easy and convenient.

You have the power to



The value of using Blue Cross and Blue Shield contracting hospitals, doctors and other health care providers.



To locate **BluePreferred**, **BlueCard PPO**,
BlueCard Traditional and other Blue Cross
and Blue Shield participating/contracting
hospitals and doctors nationwide,
go to www.bcbnsne.com
or call 1.800.810.BLUE

Blue Cross and Blue Shield of Nebraska
Customer Service Center
7261 Mercy Road
Omaha, NE 68180-0001

402.390-1820
1.800.642.8980

**SAVE
MONEY**
on your health care
expenses.



**BlueCross BlueShield
of Nebraska**

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Statistics used in this brochure according to Blue Cross and Blue Shield of Nebraska and the Blue Cross and Blue Shield Association.